

Exhibit "14"

Katten

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February 21, 2007

Via Facsimile and Mail Delivery

David J. Mark, Esq.
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Lloyd A. Gura, Esq.
Matthew J. Lasky, Esq.
Mound, Cotton, Wollan & Greengrass
1 Battery Park Plaza
New York, New York 10004

Re: Great Northern Insurance Company/Hakim

Gentlemen:

We are in receipt of Mound Cotton's letter of February 20, 2007 regarding this Firm's resignation as escrow agent, pursuant to the two Escrow Agreements executed by Great Northern and the Hakims back in December 2003.

Great Northern unilaterally attempts to rewrite the terms of the Settlement Agreements and the Escrow Agreements between the parties by its allegation that the Hakims breached the Agreements by failing to provide a Rebuilt Contract "in a timely manner." As the parties know, none of the Agreements contains such a provision, or indeed, any deadline for the Hakims to provide such a contract. In any event, this alleged breach of the Agreements has nothing whatsoever to do with Katten's right or ability to resign as escrow agent, or, upon that occurring, the parties' obligations to choose a successor agent, Great Northern's refusal to do so notwithstanding. Thus, pursuant to the terms of our letter of February 15, 2007, Katten's resignation as escrow agent shall be effective as of February 23, 2007, as will the necessity to choose a successor agent. As per the Escrow Agreements, if we do not receive notice of a new escrow agent within thirty (30) days of February 23, we will take steps to deliver the entirety of the escrowed funds to a court of competent jurisdiction.

Section 3.2 of the Escrow Agreements permits Katten to recover from the parties all costs incurred for any "losses, liabilities, claims, actions, damages and expenses, including reasonable attorneys' fees and disbursements, arising out of and in connection with" the Escrow Agreements. Insofar as this Firm has now been threatened twice with legal action by counsel for Great Northern, please be advised that Katten shall seek indemnity from the parties for defending itself from these specious claims.

Sincerely yours,



Michael I. Verde

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